

# Building Assets

## To Reduce Poverty and Injustice



NATURAL RESOURCES • ENVIRONMENTAL SERVICES • SAVINGS  
INTERPERSONAL AND INTERGENERATIONAL RELATIONSHIPS • EQUITY IN BUSINESS  
PHILANTHROPIC CAPITAL • MARKETABLE SKILLS • COMPREHENSIVE REPRODUCTIVE HEALTH  
SOCIAL CAPITAL AND CIVIC CULTURE • HOMEOWNERSHIP

## FORD FOUNDATION MISSION STATEMENT

The Ford Foundation is a resource for innovative people and institutions worldwide.

Our goals are to:

Strengthen democratic values,  
Reduce poverty and injustice,  
Promote international cooperation, and  
Advance human achievement.

This has been our purpose for more than half a century.

A fundamental challenge facing every society is to create political, economic and social systems that promote peace, human welfare and the sustainability of the environment on which life depends. We believe that the best way to meet this challenge is to encourage initiatives by those living and working closest to where problems are located; to promote collaboration among the nonprofit, government and business sectors, and to ensure participation by men and women from diverse communities and at all levels of society. In our experience, such activities help build common understanding, enhance excellence, enable people to improve their lives and reinforce commitment to society.

# Introduction

Several years ago, the Ford Foundation undertook a new direction in grantmaking aimed at reducing poverty and injustice around the world. The Foundation reviewed its previous efforts, along with the work of other foundations, government agencies, and nonprofit organizations. We consulted hundreds of individuals and organizations in the international community and also drew inspiration and ideas from the Foundation's other two programs: Peace and Social Justice; and Education, Media, Arts and Culture. Out of this process of inquiry and collaboration, the Asset Building and Community Development Program began to explore what we call an "asset building approach" to guide our Program's global grantmaking.

This publication has been developed to serve three purposes. First, we want to introduce the basic ideas that form the framework for our grantmaking. Second, we wish to demonstrate some ways in which asset building is making a difference in diverse contexts around the world. Finally, we'd like to share some of the lessons we have learned in using this approach.

This publication is a step toward increasing the visibility of international asset building endeavors supported by the Ford Foundation, and making information about them accessible to a wide range of interested people. We hope that the information contained here will contribute to an increased understanding of emerging strategies for tackling poverty and injustice around the world. At the same time, we want to help promote new alliances and opportunities that support the evolution and impact of asset building in Africa, Asia, Latin America, and the United States. At the end of this piece, you will find a list of reference materials that contribute to the ongoing dialogue about reducing poverty and injustice worldwide.

In the spirit of inquiry and collaboration we share this information and invite you to join us in this effort. Your ideas and experiences can only strengthen all our efforts to reduce the poverty and injustice that persist in the world today.

Melvin L. Oliver  
Vice President, Asset Building and Community Development Program  
Ford Foundation

# An Asset Building Approach

To empower people and strengthen their political voice, we need to help them gain access to the sources of power in any society. Typically those include assets such as skills that are marketable, economic resources, and social supports. This is essential if we are to make a difference.

GEETA RAO GUPTA<sup>1</sup>



THE QUESTION OF HOW TO  
ESCAPE FROM POVERTY IS,  
IN ESSENCE, THE QUESTION  
OF HOW TO SAVE AND  
ACCUMULATE ASSETS.

MICHAEL SHERRADEN, ET AL.

SAVINGS AND ASSET  
ACCUMULATION IN INDIVIDUAL  
DEVELOPMENT ACCOUNTS

Most people are familiar with the concept of an asset and typically think first of financial assets such as savings, stocks, or property. This “balance sheet” application of the asset concept is important and relevant for poverty reduction. However, the Ford Foundation takes a more comprehensive view of assets, what they are, and how they can be mobilized to reduce poverty and injustice. We see assets as a broad array of resources that enable people and communities to exert control over their lives and to participate in their societies in meaningful and effective ways.

The Asset Building and Community Development Program supports grantees in building the enduring resources—assets—that individuals, organizations, or communities can acquire, develop, improve, or transfer across generations. These include:

- **Financial holdings** of low-income people, such as savings, homeownership, and equity in a business; and philanthropic capital, which is composed of financial resources that are assembled in permanent endowments from and for poor communities.
- **Natural resources**, such as forests, wildlife, land, and livestock that can provide communities with sustainable livelihoods and that are often of significant cultural value; and environmental services, such as a forest’s role in the cleansing, recycling and renewal of the air and water that sustain human life.
- **Social bonds** and community relations that comprise the social capital and civic culture of a place that can break down the isolation of the poor, as well as the

REMOVAL OR REDUCTION  
OF POVERTY MUST BE  
A CONTINUOUS PROCESS  
OF ASSET CREATION,  
SO THAT THE ASSET BASE  
OF A POOR FAMILY BECOMES  
STRONGER AT EACH ECONOMIC  
CYCLE, ENABLING THEM  
TO EARN, INVEST, AND SAVE  
MORE AND MORE.  
A POOR PERSON CANNOT  
ENSURE A LARGER SHARE OF  
RETURN FOR THEIR WORK  
BECAUSE THEIR INITIAL  
ECONOMIC BASE IS  
PAPER-THIN. ONLY WHEN ONE  
CAN GRADUALLY BUILD UP  
AN ASSET BASE CAN ONE  
COMMAND A BETTER SHARE  
FOR ONE'S WORK.

MUHAMMAD YUNUS  
"TOWARDS CREATING  
A POVERTY-FREE WORLD"



webs of interpersonal and intergenerational relationships that individuals need as a base of security and support.

- **Human assets** such as the marketable skills that allow low-income people to obtain and retain employment that pays living wages; and comprehensive reproductive health, which affects people's capacity to work, overcome poverty, and lead satisfying lives.

During the last few years, the Foundation has made grants to help build assets in Africa, Asia, Latin America, and the United States. Our approach is very much a work-in-progress, and the assets discussed here do not represent categories that are exhaustive. Rather, our current emphasis reflects a review of the Foundation's previous work to reduce poverty and injustice and new thinking about which assets the Foundation is best positioned to help build.

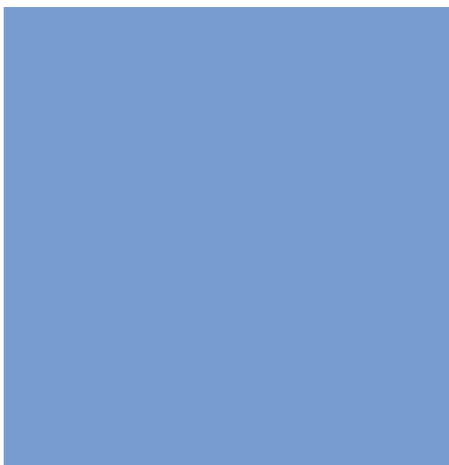




## ASSET BUILDING AT WORK:

Come with us into some of the settings where asset building is reducing poverty and injustice. The following pages will take you to Brazil's rainforest to witness the actions of a remarkable state government to protect and leverage natural resources for sustainable development. See how an alliance between leading industrial corporations in South Africa and a pioneering nonprofit training organization are benefiting both employees and firms. Low-income families in Tulsa, Oklahoma who are accumulating savings and financial stability will also be introduced, along with women's organizations across India that are working to secure comprehensive reproductive health. Residents of the Blackfeet reservation in Montana will illustrate how community capital is being assembled while strengthening relations between Natives and non-Natives through an annual cultural festival. And you will see how residents of urban neighborhoods in Egypt have turned trash collection and recycling into successful enterprises that provide sustainable livelihoods and improve the environment. These are just a few examples that illustrate the power of the asset building approach.

## THE STORIES



**ASSET  
BUILDING  
AROUND  
THE WORLD**



**A NEST EGG  
FOR NATIONS  
AND CULTURES**

**USING A  
HIDDEN ASSET:  
FROM REFUSE  
TO REUSE**



**FULFILLING  
THE DREAM:  
TULSA SAVES**



**THE PEOPLE  
AND THE  
RAINFOREST**

**FROM  
APARTHEID  
TO ASSET  
BUILDING**



**ASSET  
BUILDING  
IN INDIA:  
PROTECTING  
REPRODUCTIVE  
HEALTH**



## ASSET BUILDING AT WORK:



# The People And The Rainforest

In the State of Acre in Western Brazil, the deep and productive bond between residents and the Amazon rainforest is being restored. In January 1999 the citizens of Acre voted into power “The Government of the Forest.” For the first time government is acting as a benevolent steward of the rainforest and its communities, where more than 40 indigenous groups make their home among the state’s 600,000 residents, and where thousands of acres of forest land nurture the earth’s environment. “The Government of the Forest,” which emerged as a result of a powerful social justice movement, nurtures the region’s resources as valuable assets to be tended for common benefit.

The changes followed tragedy. In the city of Xapuri, on an evening just before Christmas 1988, gunmen assassinated Chico Mendes, the renowned leader of the movement to reclaim the rainforest for its people. What began as protests by workers employed as rubber tappers spread throughout the region into a call to save the rainforest from degradation by cattle ranching, agribusiness, and logging. Chico Mendes gained international recognition as the leader of mass resistance to government policies that laid waste to forest land and threatened indigenous cultures. The movement had its own proposals for saving the forest and rivers and for preserving the area’s cultures. But Mendes was murdered before the vision could be put into effect.

Now, one of Mendes’ former colleagues, Marina Silva, is a prominent federal senator, and locally “The Government of the Forest” has enacted comprehensive initiatives to improve the region’s economic and environmental performance. “The program has a clear goal, to combat poverty and create jobs through sustainable development of forest resources,” explains Gilberto Siqueira, the government’s secretary of planning. “We must grow by using the natural endowments of the forest. Through these assets we wish to establish a new entrepreneurial and modern culture.”

Already, the achievements have been remarkable. The region’s first Ecological-Economic Zoning Plan was developed to manage and market natural resource products under local control. A group of 375 small farmers formed an agricultural cooperative to diversify crop production and improve market access. The Federal University of Acre’s 100-hectare Zoobotanic Park now serves as a “living laboratory” for researchers and students in natural resource management and sustainable development. A worker-owned rubber processing plant has increased production by 500 percent and earned certification for producing the best quality natural rubber in the country, a success that has led to a contract with Pirelli Tire Company and the development of a facility to produce 200 million condoms. In addition, a Brazil nut processing plant and a new furniture-making joint venture among the local government, certified wood producers, and an Italian design company is providing jobs and income.

“We have a long way to go,” observes Acre Governor Jorge Viana. But “what we have done in Acre, thank God, is something everyone wants to do, turn dreams into reality.”

*Since 1988 the Ford Foundation’s grantmaking in Acre has helped to build the region’s research, technical assistance, training, marketing, and publications capacities in agroforestry, farming systems, and sustainable development, as well as contributed to key advances in policy research and advocacy on sustainable land use, resource rights, and democratic governance.*



# The Power Of Assets

Assets...are not simply resources that people use in building livelihoods: they...give them the capability to be and act.

ANTHONY BEBBINGTON<sup>ii</sup>

IN OUR FAIRLY LONG  
EXPERIENCE WITH SOCIAL  
SECURITY ONE THING THAT  
HAS COME OUT CLEARLY  
IS THAT FOR POOR WOMEN  
THE FUTURE WAS INITIALLY  
A MEANINGLESS CONCEPT.  
THEIRS WAS A DAILY  
STRUGGLE FOR SURVIVAL.  
BUT WITH ORGANIZED,  
COLLECTIVE STRENGTH,  
THE WOMEN GRADUALLY  
BECAME AWARE OF  
THE NEED TO SECURE  
SOMETHING FOR  
THE FUTURE.

ELA BHATT

TOWARDS SECURER LIVES:

SEWA'S SOCIAL SECURITY PROGRAMME

Control over assets gives low-income people the independence necessary to resist oppression, pursue productive livelihoods, and confront injustice. Even when they own few tangible goods or financial resources, individuals possess intrinsic resources such as intelligence, creativity, diligence, and inner strength. Groups of people also share common resources, such as community-based organizations, and cultural values and practices. These strengths and attributes have been called “assets” by proponents of people-centered and community-based development.

At the Ford Foundation, we extend the concept of building upon people’s existing assets and see these capacities as a starting point in the development process. We believe it is important to help low-income people develop additional assets that will enable them to be productive participants in economic and social life. As Michael Sherraden writes in *Assets and the Poor*, “People think and behave differently when they are accumulating assets, and the world responds to them differently as well.”<sup>iii</sup>

The power of assets is found in the familiar adage about the distinction between giving someone a fish and teaching him or her to fish. Our colleagues at the Kenya Community Development Foundation (KCDF) have used the asset building approach to push the proverb further. In “Beyond Fishing,” a brochure that explains their foundation’s philosophy, they wrote,

*If we give a man a fish, it will satisfy his hunger today. But we will need to continue providing fish for him to survive. So we teach him to fish. This will solve the problem until someone pours toxic waste into the river. Then what?*





FOR COMMUNITY BUILDERS  
WHO ARE FOCUSED ON  
ASSETS, REBUILDING LOCAL  
RELATIONSHIPS OFFERS  
THE MOST PROMISING  
ROUTE TOWARD SUCCESSFUL  
COMMUNITY DEVELOPMENT  
AND UNDERLINES THE  
NECESSITY OF BASING THOSE  
RELATIONSHIPS ALWAYS  
UPON THE STRENGTHS OF  
THE PARTIES INVOLVED,  
NEVER ON THEIR  
WEAKNESSES AND NEEDS.

JOHN L. MCKNIGHT AND

JOHN P. KRETZMANN

BUILDING COMMUNITIES

FROM THE INSIDE OUT:

A PATH TOWARD FINDING AND

MOBILIZING A COMMUNITY'S ASSETS

*He needs to be empowered to sustainably control all those factors, which affect his ability to fish.*

*At KCDF, we want to go beyond fishing—building the capacity of the fisherman by helping him gain access and increased control over resources to which he has a right. For this, he will require vision, information/learning, appropriate technology, linkages, organization, resources, and an enabling environment.<sup>iv</sup>*

There are times when it may be critical to support consumption if, for instance, survival is at stake. But increased consumption cannot assure a reliable and sustainable path out of poverty. Nor can increasing income alone establish economic and social security unless it is also used to build a firm asset base. An asset offers a way out of poverty because it is not simply consumed, it is a “stock” that endures and can be used in many ways to generate economic, psychological, and social benefits that foster resilience and social mobility.<sup>v</sup>

- **Economic Benefits.** Assets can provide household stability, the capacity to weather changes such as the loss of a job or household income, triggered by business cycles, restructuring, or a family crisis. They also can help to develop other assets, for instance, building a business that generates revenues and employs others or equity in a home that can be invested in further education. Assets provide a head start for the next generation.
- **Psychological Benefits.** “Assets are hope in concrete form,” writes Sherraden.<sup>vi</sup> They provide a sense of security, control, confidence, and a belief that one can take advantage of opportunities. They can provide an incentive to reduce risky behavior. Assets engender a desire and ability to look toward the future, make plans, and take an interest in additional steps toward independence. Assets support action on behalf of oneself and the next generation.
- **Social Benefits.** Assets can increase commitment to a shared vision and community action. The sharing of individual assets and building of community assets can contribute to broader social well-being. Assets create stronger families and communities for the next generation.

The Ford Foundation invests in building the assets of low-income people and communities that, through their economic, psychological, and social benefits, reduce poverty and injustice and increase meaningful, effective participation in social, economic, and political life.

## ASSET BUILDING AT WORK:



# From Apartheid To Asset Building

For millions of low-income South Africans, the promise of the nation's long-hoped for economic reforms and integration into the global economy comes with the peril of losing their livelihoods—as jobs and business opportunities increasingly go to the more highly skilled and educated. In the wake of apartheid's vicious inequities, economic transformation is leading policy makers, industry leaders, and organized labor to put a premium on skills for workers in the labor market.

“Marketable skills are important because of the continuous rapid change in the world of work,” explains Vusi Silondi, manager of training and development, Continental Tyre. “The ability to reposition oneself [in the labor market] is becoming an increasingly important survival skill.” Marketable skills are emerging as a vital asset for reducing poverty.

South Africa's political leadership has put into place a leading-edge policy framework that addresses employment equity, skills standards, the financing of worker education and training, and industry-focused economic and workforce development planning. But implementing these policies on the ground is an enormous challenge. The need is great, as a national illiteracy rate of 28 percent makes clear. One of the country's largest industrial concerns acknowledged that as many as 20,000 of its employees were functionally illiterate. Yet most education and training organizations do not have the capacity to respond to the massive problem, and many employers don't have confidence in these providers.

Fortunately, about 10 years ago, even before apartheid's end could be fully anticipated, 10 community-based organizations and 20 private businesses overcame their suspicions of each other and formed a partnership, the Joint Education Trust (JET), to serve disadvantaged groups in South Africa, improve the employment picture, and fundamentally change the nation's education and training system. Since then, JET has become a pioneer in delivering education and training services to individuals, in providing consultations and programs to businesses, and in facilitating the interaction of labor unions, educational institutions, and government to support displaced and at-risk workers.

Now, with long-term support from the Foundation, JET is expanding its services to cover thousands of additional workers in the mining and automotive sectors, as well as serving workers in other sectors, and building the capacity of selected educational service providers for adult learners. Although strikes and widespread industry layoffs have slowed implementation, progress is being made.

In Kwa Zulu-Natal, a mining center, a package of skill-building services is being prepared for a pilot group of 500 ex-miners. In Pretoria, scores of manufacturing workers are being trained in new skills—carpentry, electrical wiring, welding, and computer technology. Large companies in the rubber and steel sectors, along with unions in the manufacturing and mining sectors, are collaborating with JET to develop their members' skills. By creating programs and strategies that address the intersecting interests of employers, workers, and educational institutions, JET hopes to build models for the investment of both public and private sector resources.

JET's model for serving both low-income workers and employers is based on the successful programs of the Council for Adult and Experiential Learning in Chicago, which is a consultant to JET.

*The Foundation has supported the Joint Education Trust since 1996.*

# An Asset By Any Other Name



The word asset has many synonyms. These include words such as belongings, bounty, capital, coffers, equity, estate, fortune, goods, holdings, inheritance, investment, means, ownership, principal, property, possessions, resources, riches, savings, security, stake, stock, substance, sum, surplus, treasure, valuables and wealth, as well as the word money and its many slang terms.

MICHAEL SHERRADEN<sup>vi</sup>

BY GIVING OUR CHILDREN AND  
YOUTH BETTER OPPORTUNITIES,  
WE WILL ENABLE THEM TO LIVE  
WITHIN A SOCIETY WHERE THEIR  
RIGHTS ARE FULLY RESPECTED  
AND [WHERE THEY] ENVISION  
THEIR FUTURE WITH OPTIMISM.  
ANY WORK AIMED AT PROMOTING  
THESE CONDITIONS IS THE MOST  
PROMISING SOCIAL INVESTMENT  
ANY SOCIETY CAN MAKE. WE SEE  
YOUTH AND THEIR EDUCATION  
AND PARTICIPATION AS OUR  
MOST SIGNIFICANT ASSET  
TOWARD DEVELOPMENT.

LORENA CLARE DE RODRIGUEZ

WORLDWIDE WORKSHOP ON

YOUTH INVOLVEMENT AS A STRATEGY

FOR SOCIAL, ECONOMIC AND

DEMOCRATIC DEVELOPMENT

The list of English language synonyms for the word “asset” is vast. How well does the concept of building assets translate into other cultures and languages?

We are supporting asset building in many distinct cultural and national contexts, using a variety of methods that suit local circumstances. Although some languages do not have a word for “asset,” we find it is possible to apply the broad concept in many contexts.

In places such as Kenya, Senegal, South Africa, Mozambique, Brazil, Mexico, Bangladesh, India, the Philippines, in Native American communities, and in rural areas and urban centers in the United States, new foundations are assembling permanent locally controlled philanthropic capital. This work builds on traditions of giving found across cultures worldwide. As noted by Sherry Salway Black, vice president of the First Nations Development Institute: “Sharing and reciprocity are universal.”<sup>viii</sup>

Other examples of asset building strategies pursued in different cultural contexts worldwide include microenterprise and small business development, which can help low-income people to build equity in businesses. In several African and Latin American countries, the knowledge of traditional healers is drawn upon as a way to protect and secure individual and community reproductive health. In the Fatick region of Senegal, for example, grantees are participating in research on traditional herbal treatment of infections related to HIV/AIDS and other diseases. Elsewhere, exchanges among Nigerian, Kenyan, Palestinian, and U.S. youth groups have fostered young people’s commitment to assuming individual and collective responsibility, which are needed for social capital and civic culture to take root. In another example, cultural values and practices guide some of the most effective efforts to support sustainable management of forest assets in Africa, Asia, Latin America, and the United States.

The asset building perspective has proven flexible and broad enough to capture imaginations, encourage collaborations, and mobilize resources in a wide range of cultural settings.



## ASSET BUILDING AT WORK:



# Fulfilling The Dream: Tulsa Saves

An experiment to encourage low-income Americans to save money and then use their growing financial assets to invest in their lives has reaped success in rural and urban communities across the United States, including Tulsa, Oklahoma.

In 1998 the American Dream Demonstration began to provide thousands of participants in 14 areas with an incentive by matching every saved dollar with as much as \$2 that was deposited into an Individual Development Account (IDA) for each person. The money was intended, not as cash to use for consumption, but as an asset to use to obtain a home mortgage, start or expand a small business, or pay for post-secondary education, job training, home repairs, or retirement. Throughout U.S. history, public policies have encouraged such investment by individuals and families who form the core of the “middle class.” Some people, however, have been excluded from or denied these asset building opportunities.

Like many communities confronting poverty, Tulsa bears many scars from the past. The city has the historic burden of a race riot in 1921 in which white residents torched a thriving African American community, the Greenwood District. The fire destroyed 18,000 homes and business enterprises, left 4,000 blacks homeless, killed 300 blacks and whites, and wiped out the black community’s financial assets. Today, African Americans are a disproportionate share of Tulsa’s poor population.

In Tulsa, 640 people, many of them welfare recipients, have opened IDAs and by August 2001 had saved \$453,000. This has earned them about \$599,000 in matching funds. Many of these people have also withdrawn funds—a total of \$213,000 to purchase 82 homes, repair or remodel homes, develop businesses, or pay for education courses or retirement. Steven Dow, executive director of the Community Action Project of Tulsa County, which runs the demonstration, says, “IDA participants tell us that the experience of saving and purchasing assets is having profound effects on their entire approach towards living—causing them to plan more for the future and to model important behavior for their children.”

The American Dream Demonstration is showing that the poor can save money, make investments, participate in economic life, and contribute to the community. “Account holders are beginning to generate more income taxes, jobs, and businesses,” concluded a report by the Corporation for Enterprise Development, “As they become stakeholders, they are taking a longer-term view of their prospects and plans. Children, saving too, show new aspirations, and communities are establishing new bonds.”<sup>ix</sup>

Today federal welfare reform legislation allows states to use IDAs, and provides \$125 million to stimulate IDA development. Twenty-nine state governments, including Oklahoma, have IDA laws. Efforts to promote a national movement for Children’s Savings Accounts to support education and asset building training for low-income youth are growing. Private financial institutions have formed a working group to promote IDAs as a financially viable consumer product. Not far from Tulsa, the Cherokee Nation started an IDA program for members of the tribe. At the local, state, and federal levels, financial-asset building in the form of IDAs is taking hold and promises to benefit millions of low-income Americans.

*Since 1996, the Ford Foundation has provided grants for planning and implementation of the six-year demonstration to the Corporation for Enterprise Development, as well as to the Center for Social Development at Washington University in St. Louis and Abt Associates for evaluation and research. The Foundation also is supporting the planning of a demonstration to help learn how to implement Children’s Savings Accounts.*

# Overcoming Barriers To Asset Building



I HAVE ONLY ONE REQUEST.  
I DO NOT ASK FOR MONEY  
ALTHOUGH I HAVE NEED OF IT,  
I DO NOT ASK FOR MEAT...  
I HAVE ONLY ONE REQUEST,  
  
AND ALL I ASK IS  
THAT YOU REMOVE  
THE ROAD BLOCK  
FROM MY PATH.

*Okot p'Bitek*

*"Song of an African Woman"*

Inequalities in the distribution of all types of assets are found in societies worldwide. While governments and multilateral agencies have long tracked income inequality within and among nations, weak accounting systems and elusive data often confound measurement on a global scale of even conventional assets, such as savings and equity. Nonetheless, the fact that approximately 25 percent of the world's people receive 75 percent<sup>x</sup> of the world's income strongly suggests the precarious state of the assets base of the poor. In the United States, 10 percent of families control 90 percent of financial wealth.<sup>xi</sup> It is estimated that without public sector safety nets, the assets of low-income households would cushion only three months' hardship caused by sudden unemployment, a medical emergency, or other crisis.<sup>xii</sup> Of the world's 6 billion people, 2.8 billion, almost half, live on less than \$2 a day.<sup>xiii</sup> For much of the world's population, short-term crises and social disruptions, in the absence of assets, imperil people's very survival.

When it comes to natural resources, the historic pattern worldwide is one of increasing corporate ownership and decreasing local community control. Residents of chronically poor areas are becoming more socially isolated; they have few connections to mainstream society and little power to engage in decision-making. Low-income people, especially women, are disproportionately burdened by reproductive health problems. The HIV epidemic increasingly reflects global inequities in wealth, knowledge, and access to health care. In sum, the 'haves' are increasing their control over assets while the 'have-nots' are falling further behind.

The pattern of asset distribution reflects historical and contemporary public policy decision-making and longstanding cultural traditions. Today's inequities are the result of restrictive laws and barriers to education and services that exclude women, racial and ethnic minorities, and low-income people from creating, inheriting, purchasing, and in other ways building assets. An asset building approach seeks to change the ways assets are developed, distributed, and passed from generation to generation. This means confronting historic and contemporary forces of social, class, and caste exclusion, including racism, sexism, homophobia, and other forms of discrimination.

## ASSET BUILDING AT WORK:



# A Nest Egg For Nations And Cultures

In northwest Montana, the Blackfeet community is assembling philanthropic capital, preserving tribal culture, and broadening civic participation among both Natives and non-Natives through the efforts of the Blackfeet Community Foundation (BCF). The development and growth of philanthropic capital as an asset has become a building block of community well-being.

The Native peoples of Montana make up nearly 7 percent of the population and live on seven reservations across the state. Over the last century and a half, they experienced the loss of their land and natural resources and were confined to reservations with meager resources and inadequate infrastructure. In addition, U.S. government education practices and policies eroded the Blackfeet language and customs. Relations between white and Native communities were often distant and distrustful.

For the last six years, as part of a strategy to build up its permanent philanthropic capital as well as strengthen relationships between Natives and non-Natives in the region, the BCF has sponsored an annual Harvest Moon Ball and Indian Art Auction to raise funds, provide a community gathering place, and highlight the work of renowned Indian artists. Proceeds from the event are invested in an endowment fund now totaling over \$210,000, that generates income to support community-building activities on the Blackfeet Reservation. As the endowment fund grows, it bolsters the Blackfeet community's aspirations for greater independence and opportunity.

In the meantime, the Montana Community Foundation (MCF), of which the Blackfeet Foundation is an affiliate, has expanded its support for reservation-based nonprofits and tribal enterprises, including the Piegan Institute, a language preservation school, the Blackfeet pencil company, the Blackfeet Reservation Development Fund's financial education and mini-bank program, an Individual Development Account program, and a recycling business that employs 14 disabled youth and has inspired community beautification efforts. Developing philanthropic capital as a community asset is having a powerful impact, says former MCF board chair, Sue Talbot. "Things happen. There are natural disasters, and man-made ones. But if communities have organized themselves and built their capacity, they'll weather those changes better. And if they've saved by building an endowment, they're even more able to bounce back."

The Blackfeet Community Foundation emerged as part of an effort to strengthen the Montana Community Foundation and other statewide and regional community foundations. Since 1993, the initiative has helped MCF to increase its permanent assets from \$4.5 to \$35 million, boost grantmaking, diversify its donor base, and increase its capacity to attract new resources. MCF also helped establish the Blackfeet Community Foundation as an affiliate to provide a new vehicle for building the assets of the Native community. As MCF board member and Blackfeet leader Elouise Cobell notes, "The BCF built on 25 years of organizing and community development by tribal leaders who in many different ways have been working to reclaim Native assets—especially land and trust funds—and to build other assets in an effort to secure the sovereignty of the Blackfeet nation, the vitality of its culture, and economic opportunities available to its people."

*Since 1993 the Ford Foundation has supported MCF and seven other community foundations when it launched the Rural Development and Community Foundation Initiative (RDCFI). The RDCFI has helped MCF and others increase their ability to raise capital, include rural residents in decision-making, and engage in grantmaking that draws from national best practices while being locally responsive.*



YOUNGSTERS WHO  
FIND THEY HAVE A BRIGHT  
FUTURE AHEAD OF THEM FIND  
IT EASIER TO MAKE  
POSITIVE DECISIONS,  
EASIER TO RESIST  
PEER PRESSURE, EASIER  
TO MAKE THE SACRIFICES  
NECESSARY FOR ACADEMIC  
EXCELLENCE AND EASIER  
TO SAY NO TO DRUGS,  
SEX AND OTHER FUTURE-  
THREATENING TEMPTATIONS.

WILLIAM RASPBERRY  
“KEY TO TEEN BIRTHS  
IS SELF-PERCEPTION”

In many cases, the Ford Foundation’s grants support organizations that are directly building assets:

- Locally governed *community development financial institutions* that provide loans, savings instruments, and other financial services to help low-income people accrue savings, invest in homeownership, and build up business equity;
- *Grassroots organizing groups* that advocate for the comprehensive reproductive health of low-income and/or marginalized women and men;
- *Natural resource management groups* that restore and protect forests, water systems, and other natural assets that provide livelihoods and help maintain cultural values in low-income communities;
- *Labor market intermediary organizations* that work to change the structure and practices employers use to recruit, hire, and promote workers so that they contribute to building marketable skills;
- *Community foundations* and funds that accumulate permanent philanthropic capital for investment in rural community development; and



- *Faith-based organizations* that strengthen a community’s civic culture and build social capital.

We have also learned that a wide array of contextual factors such as laws, relationships, social networks, customs, and practices can have a significant impact on the development of individual and community assets. Governments, through policies and regulations, shape conditions that help or hinder asset building. Other more subtle factors also influence asset building opportunities, such as the mindset of a group of residents, habits that prevent change, long-held traditions, or cultural norms. To address these contextual obstacles, the Ford Foundation also supports efforts to develop a climate that is conducive to asset building.



## ASSET BUILDING AT WORK:



# Using A Hidden Asset: From Refuse To Reuse

In the crowded neighborhoods of Cairo, Egypt, low-income families and organizations are converting overlooked assets into economic opportunities while improving environmental conditions.

Every day in Africa's largest city, thousands of people living in Cairo's Mokattam settlement area fan out through the busy streets. Using trucks or donkey carts, they collect garbage from the homes of the affluent and middle class, containers on streets, dumpsites, empty lots, and businesses. These zebaleen (garbage collectors), who first came to Cairo in the mid-20th century, gather from this and other settlements about 3,000 tons of solid waste daily, a third of Cairo's garbage. Working with community groups and non-governmental organizations, the zebaleen are overcoming high levels of social stigmatization, poverty, illiteracy, and poor health conditions among the population.

The tons of waste gathered by the garbage collectors are "recovered" – hauled back to Mokattam, where other family members sort the plastic, paper, glass, metal, and fabric by color, size, shape, and potential reuse. "Each and every member of the family is involved in this business either as a truck driver, a collector or sorter," reports one description of this "informal solid waste sector." "Women and girls in the family are the sorters. They are the ones, who amidst their daily household chores of washing, cleaning, and cooking, manually sort the garbage that is deposited in their yards."

About 80 percent of what is collected is sent, through a network of semi-formalized operators, to recycling workshops to be turned into scores of products for sale. Organic waste is fed to animals or composted for use by farmers. Recyclers in Mokattam operate hundreds of crushing, sorting, grinding, compacting, cutting, washing, and other machines—and are the settlement's second largest source of jobs.

The recycled products are marketed and sold in Cairo, throughout Egypt, and even abroad. For instance, a small, glossy booklet for English-speaking customers contains page after page of attractive photos of colorful handcrafts—cloth carrying bags, wall hangers, Christmas stockings, quilts, bedspreads, paper calendars, gift bags, greeting cards, and notepads, rag rugs, pillows, backpacks, and doormats—all created by artisans out of recycled materials.

As many of Mokattam's 20,000 residents have generated jobs, businesses, and income from Cairo's garbage, they have also built homes in their settlement—one wall, one room at a time. They have invested in their fleet of trucks and developed and produced more machines for recycling. The Foundation has supported the zebaleen communities' efforts to improve living and working conditions, as well as to improve their waste collection and recycling businesses.

Meanwhile, the zebaleen's activities have prevented disease and environmental degradation in Cairo. Demand on landfills has been reduced, as has the amount of uncontrolled burning of waste. In 1998, the U.N. Center for Human Settlement selected the Association for the Protection of the Environment, a Foundation partner in these efforts, as one of the 10 best practices worldwide for improving the living environment. The zebaleen have changed the perception of garbage from a 'nuisance' to a 'resource.'

*The Foundation has also supported efforts to improve the working and living conditions of zebaleen communities in Cairo since 1983—helping to strengthen nonprofit organizations, create a community-administered credit fund, establish a clinic and primary health program, develop a composting plant, and conduct research to ensure that zebaleen communities will benefit from efforts to privatize the solid waste sector in Cairo.*



Worldwide, the Ford Foundation has helped to foster a climate more conducive to asset building that reduces poverty and injustice.

- A national network in the United States uses research, public policy, advocacy, media, and demonstration projects to increase the meaningful involvement of non-custodial fathers in the lives of their children. Partnerships between civic, governmental, and religious institutions have promoted policies and practices to provide employment services, fatherhood programs, and economic incentives for fathers to support their children financially and emotionally.
- In Indonesia, young women in Islamic boarding schools (pesantren) participate in seminars about women's rights and reproductive health conducted by the Muslim group, Indonesian Society for "Pesantren" and Community Development (Perhimpunan Pengembangan Pesantren dan Masyarakat). The group studies passages of the Qur'an that have traditionally been interpreted to subordinate women and considers theologically sound reinterpretations that will improve their status in Muslim society.
- In response to longstanding government policies in China to limit population growth through penalties, persuasion, and sometimes coercion, Chinese reformers began testing alternative policies based on protection of individual rights within the family planning program. Experiments were introduced in some counties, and, as interest in the 'quality of care' model grew, the state family planning system adopted the approach, promoting it in hundreds of counties in rural areas, issuing standard administrative guidelines, banning coercion, and proposing laws for "informed choice" by couples.
- The Central Bank of Nigeria is working to establish a more supportive national legal and regulatory framework for the private financial sector. Advocacy efforts are improving conditions for organizations lending to the poor and encouraging mainstream financial institutions to invest in rural and urban business development.
- A hardwood-based charcoal from Mexico's mountain forests, certified and labeled as meeting the Forest Stewardship Council's rigorous social and environmental standards, has become a popular product in international markets with a large demand for environmentally friendly "green" goods. Demand for certified charcoal is also growing in Mexico because of increased consciousness of the deforestation resulting from illegal timber harvesting or badly managed and overharvested forests. As a result of certification, the forests are generating more income for families, and the communities' natural assets are healthy and thriving.

## ASSET BUILDING AT WORK:



# Asset Building In India: Protecting Reproductive Health

Women in India's remote villages and busy cities are being empowered to protect their reproductive health—one of their most important assets—from violence and neglect. Community-based organizations throughout the nation are using educational, medical, legal, police, policy advocacy, family counseling, and other social services to ensure that women have safe pregnancies and childbirth, and better control over their fertility and sexuality.

These efforts aim to increase low-income women's control over sexual and reproductive decisions, and to address neglected reproductive health issues, domestic violence prevention, and treatment of HIV/AIDS. In India, as in many other parts of the world, women have had insufficient access to adequate, comprehensive health services. Further, they face enormous barriers to using the criminal justice system and protective services to prevent violence in the home and on the streets.

The interconnectedness of disadvantages and the cycles of discrimination that women suffer is telling as a quarry worker on the outskirts of Delhi describes her own desperate plight: "I am ill because I do not get adequate food, adequate sleep and the dust from the stone quarry settles in my lungs. I do not have water to keep clean. My children are exposed to the cold, the heat and the rain. My husband gets drunk and beats me, and I am bruised all over. I work from dawn to dusk. I produced more children than what my emaciated body could handle—yet I fear how many will actually survive. When I seek the doctor, he does not listen to my story...when I complain of exhaustion, he says women complain too much."<sup>xiv</sup>

In the sprawling metropolis of Mumbai, a "one-stop" crisis center called Dilassa, which in Urdu and Hindi means reassurance and support, is helping abused women to end their silence and escape threats to their mental and physical health. "The reason why women don't break the silence," says Seema Malik, director of the Bombay Municipal Hospital, one of the organizations that formed Dilassa, "is because there is nothing they can get after they do." The medical and legal services that Dilassa provides are changing that. "For the first time in India," Malik explains, "there is an actual entity that can address women's needs, whether it's the police, the law, the shelter, or the health services—in one place." The center's successes have encouraged Bombay's Municipal Corporation to consider establishing similar centers in the 30 other public hospitals throughout the city.

In Purandar Taluka, the drought-prone region of Maharashtra, the Mahila Sarvangeen Utkarsh Mandal (MASUM) organization conducts workshops for survivors of violence in 25 villages to raise the communities' awareness about domestic violence and to provide a forum for public discussions. MASUM also provides family counseling to address domestic violence, while its Women's Resource Development Project provides women with access to financial credit to improve their economic status. "Initially, women borrow merely to survive, or in order to repay loans, for illnesses, for consumption expenses, and for their children's education," state MASUM leaders Manushi Gupte and Ramesh Awashti. "As they gain confidence, they begin to borrow for productive reasons—mainly as capital for...small vending ventures." Loans promote increased economic empowerment and independence among women, which in turn increases their self esteem and enables them to take a strong stand against domestic violence, whenever it occurs.

The goal of these and other reproductive health organizations is that their emerging model for comprehensive services, which promote health, prevent and respond to violence against women, will take root in India's national policies and become an integral aspect of the nation's health care system.

*Since 1996, the Ford Foundation has been supporting partnerships among organizations in India that seek to prevent violence against women and promote sexual and reproductive health.*



# Reflecting On Our Experience



The stories and examples presented illustrate the ability of people and institutions to make a real difference in the creation, distribution, and use of key assets. They also reveal the importance of organizing civil society, securing human rights, making education available to all, good governance, and cultural stewardship—all areas in which the Ford Foundation is actively engaged.

From the Brazilian Amazon and Mexico, to Cairo and South Africa, India, Beijing, Oklahoma, and on Native American reservations, a broad range of strategies have helped improve the conditions for building assets and worked directly to build the assets of low-income people and communities.

We have invested in natural resource management efforts that vest control of key assets in local communities that depend upon them, supported research leading to the development of Individual Development Accounts, made loans to community development financial institutions that provide low-income people with access to the financial services they need to build assets, and assisted local workforce development organizations in their efforts to help low-income people to obtain livable wage employment. We have supported faith-based organizations that build social capital by providing mentors for troubled youth and by strengthening relationships among clergy, police, and other city agencies responsible for neighborhood safety and criminal justice. We have encouraged community foundation efforts to revive local giving. We have helped bring the wisdom of traditional healers into national health care systems to advance the prevention and treatment of HIV/AIDS. And we have supported participation of diverse voices in international conferences that forged a new consensus about comprehensive reproductive health as a building block for achieving development goals.

Of course, the extent and pace of change in today's world can challenge efforts to reduce poverty and injustice—but change is also providing new opportunities for asset building around the world.

- The trends toward decentralization of government responsibility, increasing economic globalization, access to communications technologies, and growing appreciation of environmental limits are creating a new equation for power sharing in communities around the world. We see an historic opportunity to



...ASSETS [ARE] NOT ONLY  
THINGS THAT ALLOW  
SURVIVAL, ADAPTATION  
AND POVERTY ALLEVIATION;  
THEY ALSO ARE THE BASIS  
OF AGENTS' POWER TO ACT  
AND TO REPRODUCE,  
CHALLENGE OR CHANGE  
THE RULES THAT GOVERN  
THE CONTROL, USE AND  
TRANSFORMATION  
OF RESOURCES.

ANTHONY GIDDENS

CONTEMPORARY PROBLEMS IN

SOCIAL THEORY: ACTION, STRUCTURE

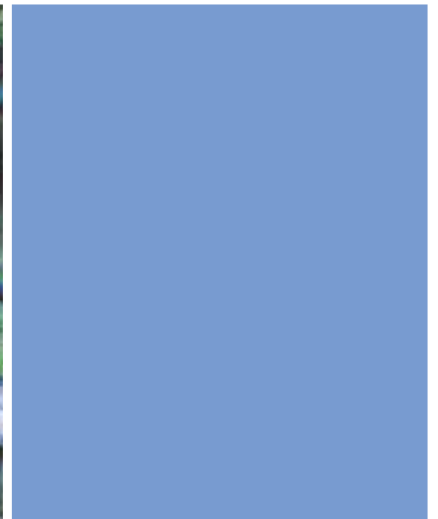
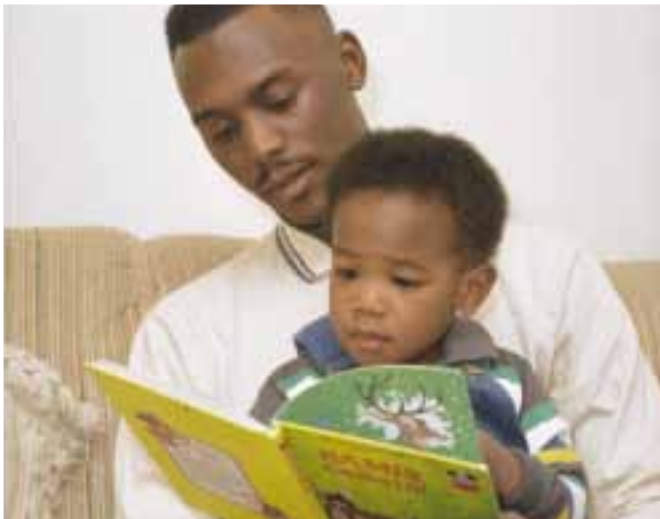
AND CONTRADICTION IN SOCIAL ANALYSIS

link local community organizations with other partners, both public and private, as meaningful allies in setting priorities and allocating resources that address poverty and injustice.

- There is an increasing willingness to include social and environmental values in the fundamental operations of business and markets. Making markets work for the poor and disadvantaged—by promoting shifts in corporate behavior, cultivating consumer preferences, and strengthening government regulation—helps ensure that our grantee partners have a real chance to create permanent and durable social change. This can link capital to community well-being in unprecedented ways.
- A new movement is emerging to mobilize governments, international agencies, and other public systems to be the base for equitable treatment of citizens. Government should be a key change agent—overseeing the private marketplace and developing public investments to address historic and contemporary injustices and to eliminate poverty.

As we grapple with the implications of these changes for asset building, we are mobilizing our resources to build new knowledge, support practical experimentation, and encourage sound policy development and advocacy. Some preliminary results of these efforts—and the ingenuity and creativity of our grantee partners—are illustrated in the stories presented here. They give us reason to believe that building assets can make a difference in reducing poverty and injustice. As we learn from the asset building efforts of people and organizations worldwide, we want to continue sharing these lessons with others. We hope that these results will be helpful to all who care about creating a just society in which individuals and communities are active agents in their efforts to move out of poverty.







# More Information About Building Assets



These publications reflect a selection of the current issues and debates about asset building worldwide:

Bebbington, Anthony. Capitals and Capabilities: A Framework for Analyzing Peasant Viability, Rural Livelihoods and Poverty in the Andes. London, UK: International Institute for Environment and Development, 1999.

*Bebbington draws on ethnographic and sociological evidence that suggests that rural people make livelihood choices based on multiple criteria, of which income is only one. The author argues that livelihoods do more than just support life: they also make it meaningful, and so the maintenance of cultural and social practices that accompany rural residence is also important. Bebbington's analysis of rural livelihoods focuses on people's access to multiple assets.*

Kretzmann, John P., and John L. McKnight. Building Communities from the Inside Out: A Path Toward Finding and Mobilizing a Community's Assets. Evanston, IL: Center for Urban Affairs and Policy Research, Northwestern University, 1993.

*This guide summarizes lessons learned by studying successful community-building initiatives in hundreds of neighborhoods across the United States and outlines what local communities can do to start their own journeys down the path of asset-based development.*

Oliver, Melvin L., and Thomas M. Shapiro. Black Wealth/White Wealth: A New Perspective on Racial Inequality. New York, NY: Routledge, 1995.

*Oliver and Shapiro analyze patterns of private wealth-holding to uncover a deep and persistent racial inequality in U.S. society. Using an analysis of historical and contemporary social and political forces, they demonstrate how public policy and the actions of key institutions have created and maintained this vast racial and economic divide. They conclude with a call for new public policies that promote individual asset building and greater asset equality in U.S. society.*

Sen, Amartya. Development as Freedom. New York, NY: Knopf, 1999.

*Based on Presidential Fellow lectures at the World Bank, Sen's book outlines the need for an integrated analysis of economic, social, and political activities, and institutions. The interconnections among economic opportunities, political freedoms, social facilities, transparency guarantees, and protective security are examined. Societal arrangements are investigated according to their ability to enhance the freedom of individuals, seen as active agents of change, rather than as passive recipients of dispensed benefits.*



Sherraden, Michael. Assets and the Poor: A New American Welfare Policy. Armonk, NY: M.E. Sharpe, 1991.

*In the first half of this study, Sherraden provides a critical analysis of federal welfare policy, welfare theory, and welfare reform debates. In the second, he proposes an asset-based policy that would create a system of incentives through “Individual Development Accounts” based on the concepts of savings, investment, and asset accumulation rather than the income supports, spending, and consumption that guide current policy.*

Yunus, Muhammad. Banker to the Poor. Dhaka, Bangladesh: The University Press Limited, 1998.

*An autobiographical account of the founder of the Grameen Bank, this work fundamentally rethinks the economic relationship between the rich and the poor. Yunus believes that credit is a human right, the last hope for those faced with absolute poverty. Yunus integrates Eastern and Western cultural views, asserting that society must concentrate on promoting the will to survive and the courage to build the first and most essential element of the economic cycle—people.*

The stories and examples in this publication reflect the Foundation’s interests over time in innovative strategies to reduce poverty and injustice. Grants respond to local conditions and similar activities are not necessarily funded in all countries. To learn more about the current interests of the Ford Foundation:

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# Programs Of The Ford Foundation

The Asset Building and Community Development Program works in partnership with two other Ford Foundation programs: Peace and Social Justice; and Education, Media, Arts and Culture. Collectively, we support institutions, activists, scholars, practitioners, and leaders in 15 fields worldwide.

PEACE AND SOCIAL JUSTICE	ASSET BUILDING AND COMMUNITY DEVELOPMENT	EDUCATION, MEDIA, ARTS AND CULTURE
<ul style="list-style-type: none"><li>• Human Rights</li><li>• International Cooperation</li><li>• Governance</li><li>• Civil Society</li></ul>	<ul style="list-style-type: none"><li>• Children, Youth and Families</li><li>• Community Development</li><li>• Development Finance and Economic Security</li><li>• Environment and Development</li><li>• Sexuality and Reproductive Health</li><li>• Workforce Development</li></ul>	<ul style="list-style-type: none"><li>• Education Reform</li><li>• Higher Education and Scholarship</li><li>• Religion, Society and Culture</li><li>• Media</li><li>• Arts and Culture</li></ul>

Foundation program officers develop grant portfolios that respond to conditions and opportunities in selected regional and national contexts worldwide. Grantmaker portfolios typically include a combination of support for research and demonstration projects, organizational development, policy development, and constituency building efforts needed to address key problems and achieve large scale social change.

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## Footnotes

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